

REFUSE TO PAY LETTER

Harris & Zide
Collection Agency's Name

1445 Huntington Dr
Collection Agency's Address
Suite 300
South Pasadena, Ca 91030

Sept 25, 2014
Today's Date

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

7014 1200 0001 8927 0031
Tracking Number

Re: Account No. - 0389

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

Finally, please be advised that I am a senior citizen and any further collection communications will cause me undue stress and anxiety. See Cal Civil Code § 3345.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain ...

Very Truly Yours,

Katherine R DeLaCruz
Sign your name here

Katherine R DeLaCruz
Print your name here

16735 Rita Dr
Print your address here

Morgan Hill, Ca 95037

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$ 10.49
Certified Fee	\$ 3.30
Return Receipt Fee (Endorsement Required)	\$ 2.70
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 16.49

7014 1200 0001 8927 0031

Sent To Harris & Zide
Street, Apt. No., or PO Box No. 1445 Huntington Dr
City, State, ZIP+4 Suite 300 South Pasadena Ca 91030

PS Form 3800, August 2006 See Reverse for Instructions

SEP 25 2014
Postmark
HARRIS & ZIDE



THE LAW OFFICE OF

HARRIS AND ZIDE

**1445 HUNTINGTON DRIVE, SUITE 300
SOUTH PASADENA, CA 91030**

*Robert T. Harris (1929-2003)
Flint C. Zide
Debt Collection Attorneys

September 8, 2014

KATHERINE R DELACRUZ
16735 RITA DR
MORGAN HILL CA 95037-5282

Re: DISCOVER BANK
Account # *****0389

Balance due: \$8,071.15

We represent DISCOVER BANK. This account has been referred to us for action to collect the above balance due on your account.

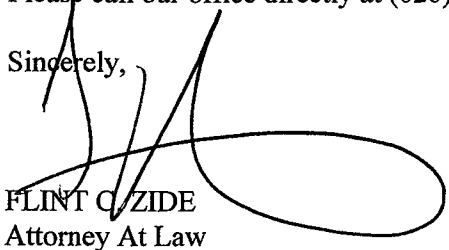
Unless you notify us within 30 days after receipt of this letter that the validity of this debt or any portion of it is disputed, we will assume that the debt is valid. If you do notify us in writing within the 30 day period that this debt or any portion thereof is disputed, we will obtain verification of the debt and mail it to you. Upon your written request within the 30 day period, we will provide the name and address of the original creditor if it is different from the current creditor.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. We are debt collectors.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act requires that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Please call our office directly at (626) 799-8444 or toll free at (800) 381-0003 to discuss this matter.

Sincerely,


FLINT C. ZIDE
Attorney At Law
TRK39502